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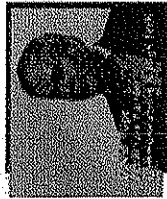


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HILL APP--031

AHM-HIGH 0220

AUGUSTA KAIRYS-HIGHMARK VICE PRESIDENT: What we wanted to do was provide administrative transactions to a provider, either a hospital or a physician office, and a window or a portal, if you will, into all of Highmark's live systems that actually run those administrative transactions. So, for us, it was integrating all of the live systems onto a single Internet-based platform. From a business application point of view, I think one of the challenges was to convince the physicians and the hospital business offices and the end users that this was the way to go for them, that using the Internet was not a scary thing, that it was a good thing, that using the Internet could actually -- using the Internet to deliver all of these transactions could really provide efficiencies to their operations that they really probably hadn't thought about. We'd been working with Accenture for a while to develop the overarching strategy, the overarching consumer-centric strategy and so, actually choosing them for the implementation piece almost seemed like a no-brainer because they had a fantastic reputation with people at Highmark and other of their customers that we talked to on implementation.

KURT MILLER-ACCENTURE PARTNER, HEALTH SERVICES: I think a large part of why Accenture was selected was our ability not only to help formulate strategy, but to actually execute on that strategy, deliver tangible business benefit and value. That subsequently led to Accenture being selected to support a number of actual development initiatives such as the NaviNet provider portal, which we're talking about today.

AUGUSTA KAIRYS: It's also the strength of the personnel at Accenture. That the people that we worked with all throughout all phases of the project really differentiate Accenture, I think, from the rest of the consulting field.

KURT MILLER: This is innovative in health. I don't know that it's innovative from another industry perspective. But the ability to capture information at the point of transaction and use that not only to accomplish the objective of the individual transaction, for example, determining whether or not a member has coverage under a specific plan in a physician office, but also to add value to that transaction information, to either reach out to individual members to get them enrolled in a specific care management program, for example, if they're a diabetic or have some other medical condition that we have a program that can support, or to use that information to provide insight into how to better support physicians and other network providers. So, it's adding that layer of value-added knowledge on top of the transaction data that historically has not occurred in healthcare even though we see that every day in other industries.

AUGUSTA KAIRYS: In terms of innovation, I think what's really different about our project, the NaviNet portal, and Highmark's actual usage of it, is that we're not looking -- we weren't looking for a proprietary solution. We wanted to work with a vendor because we wanted to deliver a platform to the provider community that could be all payer so that they, the providers themselves, could get information about other companies that they did business with, not just Highmark, and, therefore, usage would be increased. Providers would not view it as just another proprietary solution that was out there, that it actually did become an efficient tool for their business operation. Accenture essentially acted as the project manager. Once we decided to go forward with a provider portal, they managed the entire project for us.

HILL APP--032

AHM-HIGH 0221

KURT MILLER: This project, from design through implementation initial release, was brought up in 90 days, which is extremely fast regardless of industry, regardless of technology. And that was quite a challenge.

AUGUSTA KAIRYS: The fact that we got this project up and running in 90 days from selection of the vendor to actually go live implementation, I think, really speaks to the assistance that Accenture provided and that project management and leadership that they brought to the table. I mean, obviously, one of the reasons that we selected them was the implementation strengths that they had. Our working relationship with the Accenture personnel has been terrific. I almost consider them to be Highmark employees, which, you know, I think really speaks to how well they get right into the corporate culture of the engagements that they're working on and interact with the personnel that they have to deal with.

KURT MILLER: It's enabled Highmark to reduce several of its internal administrative cost structures as a result of shifting channel mix from phone, fax, paper to the electronic channel provided by NaviNet.

AUGUSTA KAIRYS: Our number is \$8.38 for telephonic transaction. To handle the same type of transaction on the NaviNet platform or an Internet platform, it would cost between 25 and 50 cents. And, although a provider's office may not have that same level of overhead that we do, we figure at the very best case, it's costing them four to five dollars telephonic transaction and that they could achieve those same efficiencies.

KURT MILLER: This isn't an opportunity just to shift channel mix or reduce administrative costs, but it's an opportunity for Highmark to really take a leadership position in helping facilitate care throughout the community and ensure that their members, that the consumers in the community, are getting access to the right services at the right place and at the right time and in a way that really drives collaboration.

AUGUSTA KAIRYS: We've been able to roll the application out to over 14,000 physicians in less than a year and a half. We've actually conducted over three and a half million electronic transactions, things that, you know, we moved from a telephonic base to this Internet base. And so I think that the expectations -- well, the actual results are way beyond what our expectations were.

HILL APP--033

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